SCHEDULE 1

COLCHESTER BOARD OF EDUCATION
HEALTH INSURANCE RESERVE ANALYSIS
AS OF: OCTOBER 2021

	FINAL
BEGINNING BALANCE 7/1/21	3,574,714.03
DEPOSITS:	
EMPLOYER CONTRIBUTIONS	1,714,829.64
CO-PAY EMPLOYEES	266,099.72
RETIREES	119,366.88
COBRA	2,754.06
INTEREST	1,187.16
TOTAL DEPOSITS	2,104,237.46
EXPENSES:	
CLAIMS	1,411,530.81
ADMIN FEE	281,860.26
HSA EMPLOYER CONTRIBUTION	125,250.00
Federal Excise Tax	1,821.18
Wellness Program Fees	0.00
Wellness Program Incentives	0.00
Year End Settlement	0.00
State Assessment	0.00
PPI Benefits	17,724.50
Actuarial Services	0.00
PY Adj & Audit Fees	0.00
Other	0.00
TOTAL EXPENSES	1,838,186.75
ENDING BALANCE	3,840,764.74

SCHEDULE 3

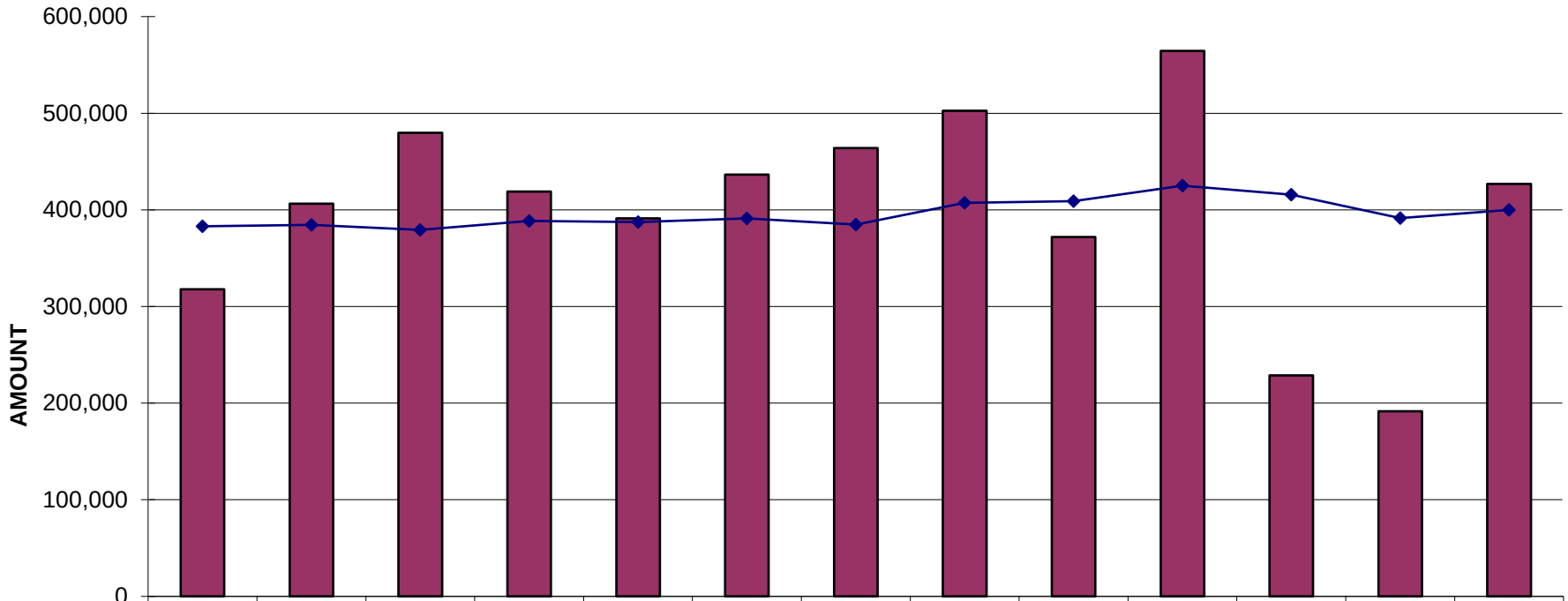
COLCHESTER BOARD OF EDUCATION
HEALTH INSURANCE MONTHLY SUMMARY
AS OF: OCTOBER 2021

	REVENUES			EXPENSES								MONTHLY	YTD
	EMPLOYER	CO-PAYS	TOTAL	CLAIMS/FEES	ADMIN	Wellness Program	State Assessment	PPI Benefit	HSA	Other	TOTAL	BALANCE	BALANCE
BEG BALANCE													**3,574,714**
Jul-20	424,182	60,549	484,731	564,371	0	0	0	4,451	16,250	1,821	586,893	(102,163)	3,472,551
Aug-20	424,182	36,960	461,142	228,672	141,109	0	0	4,522	0	0	374,303	86,839	3,559,390
Sep-20	424,182	130,075	554,257	191,643	69,223	0	0	4,255	108,750	0	373,870	180,387	3,739,777
Oct-20	442,285	161,824	604,109	426,845	71,529	0	0	4,498	250	0	503,121	100,988	3,840,765
Nov-20	0	0	0	0	0	0	0	0	0	0	0	0	3,840,765
Dec-20	0	0	0	0	0	0	0	0	0	0	0	0	3,840,765
Jan-21	0	0	0	0	0	0	0	0	0	0	0	0	3,840,765
Feb-21	0	0	0	0	0	0	0	0	0	0	0	0	3,840,765
Mar-21	0	0	0	0	0	0	0	0	0	0	0	0	3,840,765
Apr-21	0	0	0	0	0	0	0	0	0	0	0	0	3,840,765
May-21	0	0	0	0	0	0	0	0	0	0	0	0	3,840,765
Jun-21	0	0	0	0	0	0	0	0	0	0	0	0	**3,840,765**
TOTAL	1,714,830	389,408	2,104,237	1,411,531	281,860	0	0	17,725	125,250	1,821	1,838,187	266,051	

MONTHLY AVERAGES:

DEPOSITS	**526,059**
EXPENSES	**459,547**
CONTRIBUTION TO RESERVE	66,513

COLCHESTER BOARD OF EDUCATION
13 MONTH MEDICAL CLAIMS TREND HISTORY
(PAID CLAIMS AND NETWORK ACCESS FEE)
Excludes Administrative Costs



	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21
Series2	317,697	406,481	479,710	418,813	391,240	436,515	463,890	502,513	371,928	564,371	228,672	191,643	426,845
Series1	382,998	384,549	379,245	388,514	387,210	391,032	384,833	407,247	408,975	425,002	415,605	391,527	400,024

Series 1 - Rolling 13 month average
Series 2 - Monthly claims